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CENTRAL FAX CENTER****APR 29 2004**Docket **EPC-25C****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****OFFICIAL**

Inventor : Bertram V. Burke
Serial No. : 09/609,777
Filed : July 5, 2000
For : Funds Distribution System Connected With Point Of Sale
Transactions
Group Art Unit : 3629 Tel 703-306-5464
Examiner : Jonathan P. Ouellette, Tel 703-605-0662

Commissioner for Patents
PO Box 1450
Alexandria VA 22313-1450

AMENDMENT

Sir:

In response to the January 29, 2004 Office Action, please amend this application as shown on the attached sheets.

REMARKS

Claims 1 to 15, 17 to 19, 21, and 31 to 53 are now in the application. Claims 32 to 53 have been added.

Reconsideration is respectfully requested of the rejection of claims 1-15, 17-19, 21, and 31 under the judicially created doctrine of double patenting over claims 1, 1, 3-12, 13, 13,